

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:
Dimonde, Dawn Marie

Case No.: 19-12915_____

Judge: MBK_____

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by PNC Bank_____, creditor,

A hearing has been scheduled for 10/28/2020 at 9:00am_____.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

XX Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

I work in the restaurant industry and was laid off due to the Covid-19. My significant other who assists with paying the household expenses works in the auto recovery industry and also had a reduction in income. We are now both back to work

XX Other (**explain your answer**):

I have asked my attorney to propose to PNC a revised Plan to capitalize the small arrearage(approx 2 Months) to the lender.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 10/22/2020_____

/s/ Dawn Marie Dimonde_____
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.